

Certificate of Notice Page 1 of 5
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Gina Maria Giannetti Debtor Case No. 18-12075-amc Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Randi Page 1 of 3 Date Rcvd: Sep 28, 2018 Form ID: 318 Total Noticed: 59

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 30, 2018.
db
                      +Gina Maria Giannetti, 4835 Pearson Avenue, Philadelph
+Amcol Systems, PO Box 21625, Columbia, SC 29221-1625
Aria Health Physician Services, PO Box 8500-6335, Ph
                      +Gina Maria Giannetti, 4835 Pearson Avenue,
                                                                                           Philadelphia, PA 19114-3006
14081012
14081016
                                                                                                      Philadelphia, PA 19178-6335
                      +CBNA,
                                   PO BOX 6497, Sioux Falls, SD 57117-6497
14081024
                                   PO Box 78702, Philadelphia, PA 19178-0001
PO Box78702, Philadelphia, PA 19178-0001
14081045
                      +CHOP,
14081046
                      +CHOP,
                                  PO Box5462, Chicago, IL 60680-5462
PO Box 85462, Chicago, IL 60680-5462
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                      +CHOP,
                                                         Chicago, IL 60680-5462
14081026
                      +CHOP,
14081040
                       CHOP,
                      +CHOP, PO Box 8788017, Philadelphia, PA 19178-0001
+CHOP, PO Box 822511, Philadelphia, PA 19182-2511
+Capital One, PO Box 15026, Richmond, VA 23227-0426
14081047
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                      +Capital One Bank, c/o Northland Group, PO Box 390846,
                                                                                                              Minneapolis, MN 55439-0846
14081020
                      +Cautilli Orthopaedic, 115 Floral Vale Boulevart, Suite C, Morrisville, PA 19067-5522 +Discover Bank, c/o FMA Alliance, Ltd., PO Box 2409, Houston, TX 77252-2409
14081022
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                      +Esoterix Genetic Lab LLC, 5005 South 40th Street, Suite 1300, Phoenix, AZ 85040-2969 +Home Depot-Citibank, c/o GC Services Limited Partnership, PO Box 3855,
14081056
14081057
                        Houston, TX 77253-3855
                      +Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992

+Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992

+Jefferson Health, PO Box 785992, Suite 115, Philadelphia, PA 19178-5992

+Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401

+Jefferson Health Physicians c/o ProCo, PO Box 2462, Aston, PA 19014-0462

+Jefferson Health c/o CCUSA 725 Capton Street Norwood MA 02062-2679
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                      +Jefferson Health c/o CCUSA, 725 Canton Street, Norwood, MA 02062-2679

+Jefferson Otolaryngology, 925 Chestnut Street Floor 6, Philadelphia, PA 19107-4204

+Jefferson Univ. Physicians c/o CCUSA, 725 Canton Street, Norwood, MA 02062-2679

+Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089

+Lab Corp Medical, PO Box 2240, Burlington, NC 27216-2240
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                      +LabCorp, PO Box 2240, Burlington, NC 27216-2240
+Michael S. D'Alterio, 2710 S. Smedley Street, Philadelphia, PA 19145-4530
14081092
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                      +Nemours Children's Health System, PO Box 530253, Atlanta, GA 30353-0253
14081094
                    +Nemours Children's Health System, PO Box 530253, Atlanta, GA 30353-(
+PHH Mortgage, PO Box 5452, Mount Laurel, NJ 08054-5452
+State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
+The Bureaus, 1717 Central Street, Evanston, IL 60201-1507
+Thomas Jefferson University Hospital, c/o Pro Co, PO Box 2462, Ast
+Thomas Jefferson University Hospital, PO Box 88, Philadelphia, PA 19
+Thomas Jefferson University Hospital, c/o utc, PO Box 145465, Cinc.
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                      +Thomas Jefferson University Hospital,
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                                                                                                 PO Box 145465,
                                                                                                                          Cincinnati, OH 45250-5465
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Philadelphia, PA 19102-1595
                       E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 29 2018 03:05:15
smq
                         Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                                                P.O. Box 280946,
                      Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 29 2018 03:06:08
                                                                                                                                  U.S. Attorney Office,
smq
                      c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +EDI: PHINGENESIS Sep 29 2018 06:53:00 Bankcard Services-Bowflex, PO Box 4477, Beaverton, OR 97076-4401
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                      +EDI: CCS.COM Sep 29 2018 06:53:00
                                                                                         725 Canton Street, Norwood, MA 02062-2679
                      +EDI: CAPITALONE.COM Sep 29 2018 06:53:00
                                                                                        Capital One-Lord and Taylor,
                                                                                                                                     PO Box 85619,
14081021
                      Richmond, VA 23285-5619
+EDI: CITICORP.COM Sep 29 2018 06:53:00
                                                                                      Citi Cards-MACY'S, PO Box 6286,
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                         Sioux Falls, SD 57117-6286
                                                                                  Comenity Bank, PO Box 659617,
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                      +EDI: WFNNB.COM Sep 29 2018 06:53:00
                         San Antonio, TX 78265-9617
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                        San Antonio, TX 78265-9705
                      +EDI: WFNNB.COM Sep 29 2018 06:53:00
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                        Columbus, OH 43213-1301
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                       EDI: WFNNB.COM Sep 29 2018 06:53:00
                                                                                 Commenity Bank/Ann Taylor, PO Box 182273,
                        Columbus, OH 43218-2273
                       EDI: DISCOVER.COM Sep 29 2018 06:53:00
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                                                                                      Discover Fin Services LLc, PO Box 15316,
                        Wilmington, DE 19850
                       EDI: JEFFERSONCAP.COM Sep 29 2018 06:53:00
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                                                                                            Jefferson Capital Systems, 16 Mcleland Road,
                        Saint Cloud, 56303
14081089
                      +E-mail/Text: bknotificationdistribution@jhcapitalgroup.com Sep 29 2018 03:07:10
                      JH Portfolio Debt, 5757 Phantom Drive, Hazelwood, MO 63042-2429
+EDI: PHINGENESIS Sep 29 2018 06:53:00 MABT-Genesis Retail, PO Box 4499,
14081011
                      Beaverton, OR 97076-4499
+E-mail/Text: bnc@nordstrom.com Sep 29 2018 03:05:08
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                                                                                                     Nordstrom/FSB, 13531 E. Caley Avenue,
                        Englewood, CO 80111-6505
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Date Royd: Sep 28, 2018

TOTALS: 0, * 47, ## 0

User: Randi

Total Noticed: 59 Form ID: 318 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14081491 +EDI: PRA.COM Sep 29 2018 06:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +EDI: RMSC.COM Sep 29 2018 06:53:00 14081099 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015 +EDI: RMSC.COM Sep 29 2018 06:53:00 SYNCB/Care Credit, 950 Forrer Blvd, 14081100 Dayton, OH 45420-1469 14081101 +EDI: RMSC.COM Sep 29 2018 06:53:00 SYNCB/HH Gregg, PO Box 965036, Orlando, FL 32896-5036 +EDI: RMSC.COM Sep 29 2018 06:53:00 +EDI: RMSC.COM Sep 29 2018 06:53:00 SYNCB/LOWES, PO Box 965005, SYNCB/LOWES, PO BOX 965005, SYNCB/TJX Cos, PO Box 965005, 14081102 Orlando, FL 32896-5005 14081103 Orlando, FL 32896-5005 TOTAL: 22 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625 14081013* PO Box 21625, 14081014* +Amcol Systems, Columbia, SC 29221-1625 14081015* +Amcol Systems, PO Box 21625, Columbia, SC 29221-1625 PO Box 5462, Chicago, IL 60680-5462 14081028* +CHOP, Chicago, IL 60680-5462 Chicago, IL 60680-5462 14081029* +CHOP, PO Box 5462, 14081030* PO Box 5462, +CHOP, 14081031* +CHOP, PO Box 5462, Chicago, IL 60680-5462 14081032* +CHOP, PO Box 5462, Chicago, IL 60680-5462 14081033* +CHOP, PO Box 5462, Chicago, IL 60680-5462 14081034* +CHOP, PO Box 5462, Chicago, IL 60680-5462 14081036* PO Box 5462, Chicago, IL 60680-5462 +CHOP, Chicago, IL 60680-5462 Chicago, IL 60680-5462 14081039* +CHOP, PO Box 5462, 14081041* +CHOP, PO Box 5462, Chicago, IL 60680-5462 Chicago, IL 60680-5462 14081043* +CHOP, PO Box 5462, 14081044* +CHOP, PO Box 5462, 14081035* +CHOP, PO Box5462, Chicago, IL 60680-5462 14081037* +CHOP, PO Box5462, Chicago, IL 60680-5462 +CHOP, 14081038* PO Box5462, Chicago, IL 60680-5462 Chicago, IL 60680-5462 15026, Richmond, VA 23227-0426 14081042* +CHOP, PO Box5462, 14081019* +Capital One, PO Box 15026, 14081023* +Cautilli Orthopaedic, 115 Floral Vale Boulevart, Suite C, Morrisville, PA 19067-5522 14081061* +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401 833 Chestnut Street, 833 Chestnut Street, +Jefferson Health, 14081062* Suite 115, Philadelphia, PA 19107-4401 Suite 115, +Jefferson Health, Philadelphia, PA 19107-4401 14081063* +Jefferson Health, Suite 115, Suite 115, 14081064* 833 Chestnut Street, Philadelphia, PA 19107-4401 833 Chestnut Street, +Jefferson Health, 14081065* Philadelphia, PA 19107-4401 14081066* Philadelphia, PA 19107-4401 +Jefferson Health, 833 Chestnut Street, Suite 115, 14081067* +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401 14081068* +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401 14081071* +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401 14081072* +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401 14081073* +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401 833 Chestnut Street, Suite 115, 14081074* +Jefferson Health, Philadelphia, PA 19107-4401 +Jefferson Health, 14081075* 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401 +Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107 +Jefferson Health Physicians c/o ProCo, PO Box 2462, Aston, PA 19104-0462 +Jefferson University Physicians, PO Box 40089, Philadelphia, PA 19106-0089 14081076* Philadelphia, PA 19107-4401 14081079* 14081083* +Jefferson University Physicians, PO Box 40089, +Jefferson University Physicians, PO Box 40089, +Jefferson University Physicians, PO Box 40089, 14081084* Philadelphia, PA 19106-0089 14081085* Philadelphia, PA 19106-0089 14081086* Philadelphia, PA 19106-0089 +Jefferson University Physicians, PO Box 40089, 14081087* Philadelphia, PA 19106-0089 +Jefferson University Physicians, +Lab Corp Medical, PO Box 2240, PO Box 40089, Philadelphia, PA 19106-0089 14081091* Burlington, NC 27216-2240 +PHH Mortgage, PO Box 5452, Mount Laurel, NJ 08054-5452 14081097* +Thomas Jefferson University Hospital, c/o ProCo, PO Box 2462, Aston, PA 19014-0462 +Thomas Jefferson University Hospital, c/o utc, PO Box 145465, Cincinnati, OH 45250-+Thomas Jefferson University Hospital, c/o utc, PO Box 145465, Cincinnati, OH 45250-14081108* 14081106* Cincinnati, OH 45250-5465 Cincinnati, OH 45250-5465 14081111*

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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District/off: 0313-2 Page 3 of 3 Date Rcvd: Sep 28, 2018 User: Randi Form ID: 318 Total Noticed: 59

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on September 28, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast

CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com

FRANCES M. ODZA on behalf of Debtor Gina Maria Giannetti fmolaw@comcast.net,

m.fr78547@notify.bestcase.com

KEVIN G. MCDONALD on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmllawgroup.com USTPRegion03.PH.ECF@usdoj.gov United States Trustee TOTAL: 5

Information	to identify the case:	Page 4 of 5
Debtor 1 Debtor 2 (Spouse, if filing)	Gina Maria Giannetti	Social Security number or ITIN xxx-xx-7097
	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States I	Bankruptcy Court Eastern District of Pennsylvania	
Case number:	18–12075–amc	

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gina Maria Giannetti

9/28/18

By the court: Ashely M. Chan

United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.